

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: STEPHANIE M LOVELACE	§	Case No.: 08-29208
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2008.
- 2) This case was confirmed on 01/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/02/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/19/2011, 08/29/2011.
- 5) The case was dismissed on 10/17/2011.
- 6) Number of months from filing to the last payment: 30
- 7) Number of months case was pending: 39
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 22,250.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,319.06
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 9,319.06</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,341.50
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 616.10
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,957.60**

Attorney fees paid and disclosed by debtor **\$ 158.50**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC AUTO FINANCE	SECURED	7,775.00	11,265.13	.00	.00	.00
HSBC AUTO FINANCE	UNSECURED	3,538.00	7,304.06	7,304.06	.00	.00
CREDIT ACCEPTANCE CO	SECURED	5,000.00	8,280.42	8,280.42	4,663.18	698.28
CREDIT ACCEPTANCE CO	UNSECURED	4,908.52	NA	NA	.00	.00
HOMEQ SERVICING CORP	SECURED	149,235.25	.00	.00	.00	.00
HOMEQ SERVICING CORP	SECURED	NA	.00	.00	.00	.00
AMERICAN GENERAL FIN	UNSECURED	1,382.51	1,455.55	1,455.55	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,672.19	643.49	643.49	.00	.00
SBC	UNSECURED	453.00	452.92	452.92	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	100.00	1,194.17	1,194.17	.00	.00
WORLD FINANCIAL NETW	UNSECURED	296.00	296.79	296.79	.00	.00
GENEVA ROTH VENTURES	UNSECURED	250.00	NA	NA	.00	.00
GREAT LAKES SPECIALI	UNSECURED	589.05	NA	NA	.00	.00
UIC DEPT OF DERMATOL	UNSECURED	165.00	NA	NA	.00	.00
IL DEPT OF EMPLOYMEN	UNSECURED	1,364.00	1,364.00	1,364.00	.00	.00
AT&T	UNSECURED	120.00	NA	NA	.00	.00
AT & T	UNSECURED	117.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	OTHER	NA	NA	NA	.00	.00
ECMC	UNSECURED	3,126.00	5,085.52	5,085.52	.00	.00
SALLIE MAE	UNSECURED	2,001.00	NA	NA	.00	.00
SPRINT	UNSECURED	175.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	5,663.00	6,513.77	6,513.77	.00	.00
VERIZON WIRELESS	UNSECURED	459.00	459.12	459.12	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WEGIVECASH.COM	UNSECURED	400.00	NA	NA	.00	.00
ANNA LOVELACE	OTHER	NA	NA	NA	.00	.00
ANNA LOVELACE	OTHER	NA	NA	NA	.00	.00
LATOYA LOVELACE	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	326.78	326.78	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	319.00	319.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	8,280.42	4,663.18	698.28
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	8,280.42	4,663.18	698.28
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	25,415.17	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,957.60	
Disbursements to Creditors	\$ 5,361.46	
<b>TOTAL DISBURSEMENTS:</b>		\$ 9,319.06

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.